

IN THE CLAIMS:

1. (currently amended) A method for analyzing a deal that includes portfolios of distressed financial assets including loans or other financial instruments, using a network-based system including a server system coupled to a centralized database and at least one client system, said method comprising the steps of:

generating a cash flow data table from various data sources, the data table including data relating to each asset included within the portfolios;

importing cash flow data from the data table into a cash flow model;

automatically segmenting cash flow data by potential asset disposition types utilizing the cash flow model, each asset having a potential asset disposition type assigned thereto;

~~applying disposition specific cash flow and expense timings and rolling up discounted projections to develop cash flow projections for the deal;~~

determining a cash flow timing and an expense timing for each asset included within the portfolios based on the potential asset disposition type assigned thereto, the determination of the timings performed using the cash flow model;

determining cash flow projections for the deal based on the determination of cash flow timings and expense timings for each asset included within the portfolios;

performing sensitivity analysis using a Monte Carlo Simulation Model to provide different scenarios based on a variety of assumptions retrieved from the database including expected timing of recoveries, amount of recoveries, interest rates, and expenses, the Simulation Model generates a probabilistic distribution of a possible value of the deal including risk associated with uncertainty of future events; and

exporting cash flow projections into a pre-determined format to develop financially attractive bids for the deal that takes into account a variety of foreseeable risks.

2. (original) A method according to Claim 1 wherein said step of importing cash flow data further comprises importing cash flow data utilizing an EXCEL VBA program.

3. (original) A method according to Claim 1 wherein the various data sources include at least one of information relating to a portfolio and its underlying assets, information from loan underwriters, knowledge captured from previous transactions, and inference data obtained from non-sampled assets.

4. (currently amended) A method according to Claim 1 wherein the assumptions are retrieved from an assumptions worksheet included within the ~~Cash Flow~~ cash flow model.

5. (currently amended) A method according to Claim 4 wherein the assumptions worksheet included within the ~~Cash Flow~~ cash flow model ~~are~~ is stored on the client system.

6. (original) A method according to Claim 1 wherein the cash flow model allows user controlled queries to segment the portfolio containing a pool of assets.

7. (original) A method according to Claim 1 wherein the potential asset disposition types are at least one of a Discounted Pay Off (DPO) Disposition, an Inferred Disposition, a Loan Restructure Disposition, a Compliance Disposition, a Litigation with Foreclosure, a Litigation with Restructure Disposition, and a Deed In Lieu Disposition.

8. (original) A method according to Claim 1 wherein potential asset disposition types include mixed dispositions.

9. (currently amended) A method according to Claim 1 wherein the cash flow model ~~with minor adjustments~~ is configured to automatically ~~segments~~ segment cash flow data into mixed dispositions.

10. (original) A method according to Claim 1 wherein said step of performing sensitivity analysis comprises the steps of:

developing various assumptions relating to key parameters;

inputting the various assumptions; and

retrieving the various assumptions as required to perform sensitivity analysis.

11. (original) A method according to Claim 10 wherein said step of developing various assumptions comprises the step of inputting relevant valuation information to evaluate a portfolio of assets.

12. (original) A method according to Claim 10 wherein said step of developing various assumptions comprises the step of inputting assumptions related to at least one of Disposition Discount Rates, Value Added Tax Rates, Set Up Costs, Conversion and Loan Registration Costs, Asset Management expenses, Legal Fees based on Recovered Amount, Closing Costs related to Different Disposition Types, Various Different Rates and Factors, Economic Data, Sensitivity Assumptions and other Variables that are necessary in performing financial analysis.

13. (currently amended) A system for managing portfolio cash valuation for analyzing a deal that includes a portfolio of distressed financial assets including loans or other financial instruments, said system comprising:

at least one client system;

at least one server system coupled to a database for storing data; and

~~at least one client system configured to maintain accumulated assumptions and knowledge in a repository from prior to portfolio cash evaluation, apply consolidated analytical tools to evaluate portfolio of assets, and generate management reports that analyze portfolio; and~~

a network connecting said at least one client system to said server system, wherein said server system is configured to:

generate a cash flow data table from various data sources, the data table including data relating to each asset included within the portfolios;

import cash flow data from the data table into a cash flow model;

automatically segment cash flow data by potential asset disposition types utilizing the cash flow model, each asset having a potential asset disposition type assigned thereto;

determine a cash flow timing and an expense timing for each asset included within the portfolio based on the potential asset disposition type assigned thereto, the determination of the timings performed using the cash flow model;

determine cash flow projections for the deal based on the determination of cash flow timings and expense timings for each asset included within the portfolio;

perform a sensitivity analysis using a Monte Carlo Simulation Model to provide different scenarios based on a variety of assumptions retrieved from the database including expected timing of recoveries, amount of recoveries, interest rates, and expenses, the Simulation Model generates a probabilistic distribution of a possible value of the deal including risk associated with uncertainty of future events; and

export cash flow projections into a pre-determined format to develop financially attractive bids for the deal that takes into account a variety of foreseeable risks.

14. (original) A system according to Claim 13 wherein said server system is further configured with consolidated analytical tools including at least one of a Cash Flow Model, a Monte Carlo Simulation Model and a Financial Analysis Model.

15. (original) A system according to Claim 13 wherein said server system is further configured with a suite of at least one of business processes, computer systems, analytical tools, data manipulation tools, business process tools, methodologies and analytics.

16. (original) A system according to Claim 13 wherein said server system is further configured with a database that accumulates and organizes data relating to at least one Bank Records, Credit Agencies, Government Agencies, Legal Documents and Contracts, and Underwriting Reports.

17. (currently amended) A system according to Claim 16 wherein [[-]] the accumulated data is utilized to generate the cash flow table.

18. (currently amended) A system according to Claim 14 wherein said Cash Flow Model is further configured with ~~Work Sheets~~ worksheets and ~~Code Modules~~ code modules to perform the financial analysis.

19. (currently amended) A system according to Claim 18 wherein said server system is further configured with at least one of ~~Data Sheets, Assumption Sheets, Cash Flow Sheets, and various Disposition Sheets~~ data sheets, assumption sheets, cash flow sheets, and various disposition sheets.

20. (original) A system according to Claim 14 wherein said server system is further configured to perform sensitivity analysis on projected cash flows utilizing the Monte Carlo Simulation Model.

21. (original) A system according to Claim 13 wherein said server system is further configured to:

download requested information from said server system; and

display requested information on said client system in response to the inquiry.

22. (original) A system according to Claim 13 wherein said server system is further configured to print requested information in a pre-determined format.

23. (original) A system according to Claim 13 wherein said client system is further configured with a displaying component.

24. (original) A system according to Claim 23 wherein said client system is further configured with a sending component to send an inquiry to said server system to process and download the requested information to said client system.

25. (original) A system according to Claim 24 wherein the sending component functions in response to a click of a mouse button.

26. (original) A system according to Claim 13 wherein said server system and client system are further configured to be protected from access by unauthorized individuals.

27.-33. (cancelled)

34. (currently amended) A computer program embodied on a computer readable medium for ~~facilitating a bidding process~~ analyzing a deal that includes a portfolio of distressed financial assets including loans or other financial instruments, said computer program capable ~~to be of being~~ processed by a server system coupled to a centralized interactive database and at least one client system, said computer program comprising:

a code segment that receives information from various data sources;

~~a code segment that enters the information into a centralized database;~~

~~a code segment that stores the information into the centralized database and cross-references the information against unique identifiers;~~

~~a code segment that computes at least one of Internal Rate of Return of a Portfolio, Weighted Average Portfolio Life, Break Even Point of the Portfolio, Confidence Assessment of the Portfolio Investment, and the Portfolio Liquidation Profile; and~~

~~a code segment that provides the information in response to an inquiry~~

a code segment that generates a cash flow data table from various data sources, the data table including data relating to each asset included within the portfolio;

a code segment that imports cash flow data from the data table into a cash flow model;

a code segment that automatically segments cash flow data by potential asset disposition types utilizing the cash flow model, each asset having a potential asset disposition type assigned thereto;

a code segment that determines a cash flow timing and an expense timing for each asset included within the portfolio based on the potential asset disposition type assigned thereto, the determination of the timings performed using the cash flow model;

a code segment that determines cash flow projections for the deal based on the determination of cash flow timings and expense timings for each asset included within the portfolio;

a code segment that performs sensitivity analysis using a Monte Carlo Simulation Model to provide different scenarios based on a variety of assumptions retrieved from the database including expected timing of recoveries, amount of recoveries, interest rates, and expenses, the Simulation Model generates a probabilistic distribution of a possible value of the deal including risk associated with uncertainty of future events; and

a code segment that exports cash flow projections into a pre-determined format to develop financially attractive bids for the deal that takes into account a variety of foreseeable risks.

35. (cancelled)

36. (original) The computer program as recited in Claim 34 wherein the information is received from the user via a graphical user interface.

37. (original) The computer program as recited in Claim 34 further includes a code segment that provides the information based on access levels.

38. (original) The computer program as recited in Claim 34 further includes a code segment that monitors interaction between various collaborators during due diligence.

39. (original) The computer program as recited in Claim 34 further comprising a code segment that accesses the centralized database.

40. (original) The computer program as recited in Claim 39 further comprising a code segment that searches the database regarding the specific inquiry.

41. (original) The computer program as recited in Claim 40 further comprising:

a code segment that retrieves information from the database; and

a code segment that causes the retrieved information to be displayed on the client system.

42. (currently amended) The computer program as recited in ~~Claim 35~~ Claim 34 wherein the client system and the server system are connected via one of a wide area network, a local area network, an intranet and the Internet.

43. (currently amended) The computer program as recited in ~~Claim 35~~ Claim 34, and further comprising a code segment that monitors the security of the system by restricting access to unauthorized individuals.

44. (currently amended) A centralized database for analyzing a deal that includes a portfolio of distressed financial assets including loans or other financial instruments, said database comprising:

~~data corresponding to at least one of Cash Flow Data, Assumptions Data, Potential Asset Disposition Type Data, Standardized Data, and Worksheets & Code Modules Data;~~

data corresponding to financial models and business process tools generating a cash flow data table from various data sources, the data table including data relating to each asset included within the portfolio;

~~data corresponding to best practices; and~~

~~data corresponding valuation process and underwriting~~

data corresponding to importing cash flow data from the data table into a cash flow model;

data corresponding to automatically segmenting cash flow data by potential asset disposition types utilizing the cash flow model, each asset having a potential asset disposition type assigned thereto;



data corresponding to determining a cash flow timing and an expense timing for each asset included within the portfolio based on the potential asset disposition type assigned thereto, the determination of the timings performed using the cash flow model;

data corresponding to determining cash flow projections for the deal based on the determination of cash flow timings and expense timings for each asset included within the portfolio;

data corresponding to performing sensitivity analysis using a Monte Carlo Simulation Model to provide different scenarios based on a variety of assumptions retrieved from the database including expected timing of recoveries, amount of recoveries, interest rates, and expenses, the Simulation Model generates a probabilistic distribution of a possible value of the deal including risk associated with uncertainty of future events; and

data corresponding to exporting cash flow projections into a pre-determined format to develop financially attractive bids for the deal that takes into account a variety of foreseeable risks.

45. (currently amended) A database according to Claim 44 wherein ~~Standardized Data~~ various data sources comprises at least one of Bank Records, Credit Agencies Records, Government Agencies Records, Data from Legal Documents, and Data relating to Underwriting Reports.

46. (cancelled)

47. (currently amended) A database according to Claim 44 wherein ~~Assumptions Data~~ a variety of assumptions comprises assumptions related to at least one of Disposition Discount Rates, Value Added Tax Rates, Set Up Costs, Conversion and Loan Registration Costs, Asset Management expenses, Legal Fees based on Recovered Amount, Closing Costs related to Different Disposition Types, Various Different Rates and Factors, Economic Data, Sensitivity Assumptions and other Variables that are necessary in performing financial analysis.

48. (currently amended) A database according to Claim 44 wherein ~~Potential Asset Disposition Type Data~~ the potential disposition type include ~~are~~ at least one of a Discounted Pay Off (DPO) Disposition, an Inferred Disposition, a Loan Restructure Disposition, a Compliance Disposition, a Litigation with Foreclosure, a Litigation with Restructure Disposition, and a Deed In Lieu Disposition.

49. (original) A database according to Claim 44 wherein said database is checked for data integrity frequently and provides access to individuals based on predefined criteria.

50. (original) A database according to Claim 44 wherein said database further configured to be protected from access by unauthorized individuals.

51.-56. (cancelled)

57. (new) A computer for analyzing a deal that includes a portfolio of distressed financial assets including loans or other financial instruments, the computer coupled to a database, said computer programmed to:

generate a cash flow data table from various data sources, the data table including data relating to each asset included within the portfolio;

import cash flow data from the data table into a cash flow model;

automatically segment cash flow data by potential asset disposition types utilizing the cash flow model, each asset having a potential asset disposition type assigned thereto;

determine a cash flow timing and an expense timing for each asset included within the portfolios based on the potential asset disposition type assigned thereto, the determination of the timings performed using the cash flow model;

determine cash flow projections for the deal based on the determination of cash flow timings and expense timings for each asset included within the portfolio;

perform sensitivity analysis using a Monte Carlo Simulation Model to provide different scenarios based on a variety of assumptions retrieved from the database including expected timing of recoveries, amount of recoveries, interest rates, and expenses, the Simulation Model generates a probabilistic distribution of a possible value of the deal including risk associated with uncertainty of future events; and

export cash flow projections into a pre-determined format to develop financially attractive bids for the deal that takes into account a variety of foreseeable risks.